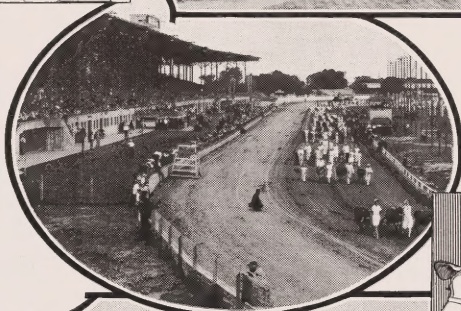


THE NEBRASKA FARMER

Nebraska's Farm and Home Paper

Established in 1859



September 4 to 11

The gates of the 1931 Nebraska State Fair swing open the morning of September 4. The picture at the top of this page shows the entrance to the fair grounds. At the left is a view of Four-H Club members taking part in the parade before the grandstand. At the bottom of the page is a picture of the big, new Four-H Club building, said to be the best of its kind in the country.

The Nebraska State Fair has the reputation of being one of the largest and best expositions of its kind in the whole country.



THE NEBRASKA STATE FAIR

Rain Halted Tree Corn

By E. J. LEONARD

A REAL dashing rain was on the weatherman's ticket this afternoon. It came up in a hurry and down in a rush, leaving little lakes in all the low spots, a sort of novelty in Colorado scenery this summer. A bucket standing out in the open measured just 2 inches of water, which fell in a half hour. This rain came too late for our earliest corn, but in time to help out the very latest plantings immensely. Due to the extreme heat of the month of June and July early corn is hard hit, except in spots favored by semi-occasional light showers. According to Denver records, July was the hottest since 1911. Only five times in 60 years has the mercury been so energetic in its climb up. The maximum average for the month was 88.6 degrees with 100 as the hottest day in Denver since July 4, 1874, when it reached 102 degrees.

Combining at Low Cost

Wheat combining was about over by August 1 and threshing is now the regular order on barley and oats in the irrigated districts where little wheat is grown. But even here the combine is invading. One farmer told me he hired a combine for his oats at \$1.50 per acre and found it made a big saving in harvest and threshing costs. With sugar beets arriving "sitting at the first train" for far as irrigated water supplies are concerned, the prospects for this crop look most encouraging.

"Beet Sugar Gospel"

J. D. Pancake, secretary of The Mountain States Beet Growers association, was seen on a mission last journey into Iowa to preach beet sugar gospel to the natives there. The Iowans, in their ignorance, believed the superlatives of cane sugar barons to the extent that they have willingly handed them 20 to a hundred more for a product no better in any respect than beet sugar. Mr. Pancake says that Iowa is becoming "beet sugar conscious." He took to the Iowa farmers the long appreciated message of cooperation. He said: "Iowa grows grain. Colorado grows beet sugar. When Iowa buys cane sugar instead of beet sugar, it is gradually forcing Colorado into growing grains in competition with Iowa. By using more beet sugar, Iowa will be putting additional dollars into Colorado and at the same time will be averting the price loss which might suffer if Colorado's land were used for direct competition in producing grain. When the Iowa housewife buys cane sugar, she forces beet sugar into markets further west and the national freight charges cut into the beet growers net return. But, when the Iowa farmwife realizes that beet sugar is the equal in quality of the best cane sugar and costs less, both Iowa and Colorado will gain."

Tax Income Reduced

In view of the desperate situation of hundreds of people in the Snyder district recently visited by one of the most devastating hail and wind storms ever known in the state, our county commissioners are going to have a real job to hold down expenditures. A strip of farm lands about 20 miles long and 10 miles wide was much of it left as bare of crops as the ground when the storm passed. These unfortunate folks must be taken care of in some way. Appeals have been sent to the county and state as most of these families are already in want with little chance for an income until another crop

season. In spite of all efforts on the tax problem, the tax income will be greatly reduced in that part of the county and a considerable expenditure may be necessary to prevent acute distress in that region and among the many people unemployed much of the year.

Taxpayers' Association

The Morgan County Taxpayers' association is the latest local move to see what can be done to reduce the

present high tax levels. The following officers were elected: President, W. F. Formhenn; vice-president, T. B. Park; secretary, J. R. Sergeant; treasurer, J. Charles Parker. The expressed purpose is to study taxation and public expenditures with the view to effecting economies along all lines, to the end that taxes may be reduced. Committees will be named on membership, research, county finance, school finance, and legislation.



PROTECTIVE SERVICE



Don't do business with strangers representing concerns of unknown responsibility

MEMBERSHIP in the Protective Service is confined to our subscribers. Free service is rendered members consisting of legal advice, the adjustment of all business organizations and the liquidation of all business organizations. No individual is liable for more than his own share of the cost of the service. No subscription is required. Subscription suits for The Nebraska Farmer can be identified by a letter signed by the circulation manager. Office closed Saturday afternoon.

On Your Guard

BE on the lookout for a man by the name of Theo. W. Jensen. The last we heard of him was he was selling fixtures for the J. B. Colt company at Kansas City. He is a fraud and is appearing without authority of the company. He will take your money and that is the last you will hear from him. If you know of his whereabouts, write a message "collect" to the J. B. Colt company.

Keep This In Mind

CORRESPONDENCE schools which advertise to educate by the mail order method may, in some instances, be all right provided, our lawyer says "bitterly and diligently performs his part of the agreement. If, however, you become discouraged and back out, you are not released from responsibility for payment of the contract. You have signed. This is the point we want you to remember before you sign on the line. Correspondence schools offering to secure you work to pay for your room and board, as well as a fine education, you finish, being at that questionable class, so much so, in fact, we would advise you to have nothing to do with them.

The Federal Trade Commission finishes on this state, where the many misrepresentations made by correspondence schools which secure the signatures of students for their courses. It is by such false claims that many experienced people are induced to sign contracts of agreement which bind them, or pay cash in advance for courses. The more we learn of the deceptive practice of some of these correspondence schools, and the more we are aware that the policy of The Nebraska Farmer is entirely justified in refusing their advertising.

There is a business college or two, operating on this state, who have agents out in the field urging young folks to sign up for scholarships in their schools. They will point out the importance of the school knowing that you are to become a student of theirs, that they have everything prepared and waiting for you when you arrive; a good job that will enable you to pay all your expenses while attending school is promised and a position already to step into after you complete your course. They will tell you that if, for any reason, you change your mind and do not want to attend college on the date agreed upon, the agreement will be annulled. All they ask you to do at the time is to promise to be there. After you have signed this memorandum; if it so happens that you are a minor, we will tell the father and father witness your signature, merely as a

matter of form. When this is done, however, we find that you have signed a binding contract and note and one that is well written. There is nothing left out that should be in there to make it strictly binding on the man and the other, instead of the man signing your signature, have signed as your surety.

We have a lot of complaints against these schools. They are practicing slicker methods from start to finish. Our advice to our young folks is not to sign a contract with any school. When you are ready to go, they will be there with open arms to receive you and there is no excuse whatever for your signing the contract of agreement in advance except for the fact that Mr. Agent is out for his commission. Not only that, we would advise your dealing directly with the head of the school and not one of their agents.

Boys Stole a Calf

DURING the first of July, one of our subscribers, H. Candall at Glendo, Wyoming, missed one of his fat calves and he started to investigate. His investigation led to the arrest of John and Harold Eaton. These young men pleaded guilty to the officers in district court and were sentenced to ten years in the boys reformatory at Worland, Wyoming.

Mr. Candall, being a member of our Protective Service, was paid one of our \$25 rewards, because he furnished the first information which led to the arrest, conviction and sentence of these men.

Rights of Survivorship

Advise me how I can place Nebraska land in my name and my wife's jointly, with survivor inheriting all—H. O.

You can accomplish the result you suggest in your letter by conveying the property to some third person you can trust, with the understanding that he will reconvey to yourself and your wife.

You should have the conveyance from him state that the deed is to you and your wife, as husband and wife and as joint tenants, with right of survivorship. Such a conveyance has no effect to be valid in this state and the survivor takes full title on the death of the other.

Long Distance Plants

We received the plants, cabbage and tomatoes. I am sorry to have caused you so much trouble, but glad to benefit from the Protective Service. The company may be a trust, but it has not been very particular about its business. When we are in need of plants again we will select another company. Thank you for your trouble.

—O. B. We will send you a list of shipping plants of this kind long

distances is naturally a hazardous business. We receive many complaints of plants arriving in poor condition. Most companies usually admit where convincing proof is furnished of the condition of the plants on arrival.

What Is a Fixture?

I live in a rented house and in that house is a furnace which I have materially improved and have been to considerable expense to do so. Can I take these parts away when I move off the farm.—G. A. E.

The rule is that fixtures belong to the real estate. Anything is a fixture that is permanently fastened to the realty. Your opinion on heating plant, which requires any modification of the structure or is in any way fastened to the house would be a fixture and you would not be entitled to take it out when your lease expires.

On the Bulletin Board

WE have been unable to get an answer from the following concerns to letters written in the interest of our subscribers:

Carl A. Hansen Nursery Co., Brookings, S. Dak.
Savoy Tailoring Co., New York.
Federal Building & Loan Assn., Denver, Colo.
J. R. Phipps, Manufacturing Co., Omaha, Nebr.

Land May Be Sold

Where a mortgage has been foreclosed on land and a nine-months stay asked for and granted, what would be the proceedings after the stay expires?—O. L.

The land may be sold immediately after the stay expires and the sale is advertised for three weeks. The purchaser of the land is entitled to immediate possession and to the crops then unharvested.

A BIT OF FUN

THE following story is the prize bit of fun submitted this week.

UNDER THE HEN

A teacher told her kindergarten class to draw a hen with five little chicks. One of her pupils, Tommy, drew only the hen and one chick. "Tommy, I told you to draw five chicks. You have only one. Where are the other four?" said the teacher.

"Why that's easy. Can't you even guess? They're under the hen!" said Tommy's reply. —Gertrude Schwartz, Route 4, Sutton, Nebr.

NOT THE CAT'S PAULT

A little neighbor girl came in with a scratch on her face. Her mother said, "Why, Janis, what has happened?" Janis, looking very unconcerned, replied, "Oh, that's just when I scratched myself on the cat." —Vida Gray, Bancroft, Nebr.

REGRETS

"Hey," cried the sergeant at rifle practice, "don't you fire better than to fire before the range is clear? You just missed me."

"I am very sorry, sergeant," he responded the recruit.

NON-SKID

Teacher: "Johnny, can you tell me what a waffle is?"

Johnny: "Yes, it's a pancake with a non-skid tread."—Don B. Henscheid, Blanchard, Iowa.

TAKE NO CHANCES

Rastus and Moses were to be hanged from a bridge for committing murder. The Rastus dropped down and slipped from his neck. He fell to the water and swam safely to shore. Moses who had been hanged down said: "Mish gosh, please tie de rope tight on me cause I can't swim."—Robert Sharp, Venus, Nebr.

THE NEBRASKA FARMER

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Come to the Nebraska State Fair

Enjoy Yourself and Learn at the Big Exposition September 4 to 11

By MERLIN MATZKE

JUST 72 years ago the first Nebraska Territorial Fair was held at Nebraska City. It was a perfect success when everything is taken into consideration, says an early issue of The Nebraska Farmer, but from a financial standpoint a dismal failure, for receipts were not large enough to take care of the premiums. That fair, however, stands out in Nebraska history because it was the forerunner of the present great Nebraska State Fair.



George Jackson

The second fair to be held in Nebraska was the first state fair held at Nebraska City in 1868. There was a paid attendance of less than 3,000 and receipts amounted to \$812. Hereafter the state fair was held annually, for some years at Omaha. Then in 1900 the home of Nebraska's State Fair was located permanently at Lincoln. That in brief is the history of the Nebraska State Fair, which this year is to be held September 4-11.

Every citizen of Nebraska can profit by attending the 1931 State Fair, as well as getting real enjoyment from spending a few days there. Products of the farm and home from all parts of Nebraska will be displayed and the newest equipment for farming and homemaking will be demonstrated to visitors. At the same time, much attention has been given to working out the kind of an entertainment program that will appeal to Nebraska people.

Jackson Is Busy Man

A HUNDRED and one things are being turned over daily in the mind of Secretary George Jackson, all of them having to do with preparation for the 1931 Nebraska State Fair. He says that this year's fair will be different, and Mr. Jackson ought to know, for he's been in the fair business more than 50 years. He is now 72 years of age and has been secretary of Nebraska's State Fair for six years.

Just what does the secretary mean in saying that the 1931 State Fair will be different? To be sure he included the entertainment features. He must have meant the exhibits and exhibitors. Underlying it all, however, he must have wanted to emphasize the many changes which have come about in agriculture—changes in crop and livestock production methods, changes in machinery, changes in marketing and other phases of farming all of which will be reflected in the Nebraska State Fair of 1931.

Contrast the first territorial fair with the state fair of today and you have an interesting picture of Ne-

braska's agricultural progress. In the first you would perhaps find the best yokes of oxen, cradle scythes, hand-made wagons, spring wagons, native cattle and other representatives of early day agriculture. In the latter you would expect to see the finest draft horses, latest model tractors, self-binders, combines, newest types of automobiles, together with other things making our modern agriculture.

The Four-H Building

THE growth of the Nebraska state fair since 1900 is almost equally interesting. At that time the grounds consisted of 123 acres of land and a few temporary buildings. About 33,000 people attended. Last year more than 400,000 persons saw the Nebraska State Fair. They inspected the large exhibits and were entertained by the many activities which now occupy 238 acres of land and some of the finest buildings in the country, including a \$250,000 grandstand.

Since last year a new \$150,000 Four-H club building has been added. This is the most outstanding exclusive Four-H club building in the country, says Secretary Jackson. It is 340 feet long and 120 feet wide and consists of two stories. The upper story will accommodate the exhibits of girls' project work and provide an adequate place for demonstrations. On the first floor will be the Four-H club baby beef exhibit.

The building also includes a large arena in which the Four-H livestock judging will be held. The new structure will be occupied for the first time this fall. Built of red brick and handsomely decorated within, it presents an impressive appearance. See the picture of it on the cover of this issue.

Dedication ceremonies for the new structure will take place Sunday, September 6. Director W. H. Brokaw of the Agricultural Extension Service will preside. Four-H clubs from Seward, Otoe and Lancaster counties are to furnish part of the program. Speakers include Governor Charles W. Bryan, Chancellor E. A. Burnett of the University of Nebraska, C. B. Smith, chief of extension work in the United States, and George Jackson, secretary of the Nebraska State Board of Agriculture.

New Features of the Fair

BOYS' and girls' exhibits will also occupy the old machinery hall which is 400 feet long and 100 feet wide. Without doubt the Four-H club division is the fastest growing department of the Nebraska State Fair. Only about 13 years ago Four-H club exhibits occupied a small corner in Agricultural Hall.

A new feature of the Four-H club program this year is the Sunday School to be held September 6 in the new building. L. C. Oberlies of Lincoln will be in charge of this service. There will be classes for all, includ-

ing club members, leaders, fathers and mothers or others who may accompany the boys and girls.

Another new feature is the Master Farmer banquet for the Four-H club State Fair winners. This will be held Thursday evening, September 10, at the Lincoln hotel. Approximately 100 boys and girls, winners in the various divisions of the Four-H club department, will be guests of the Nebraska Master Farmer club. The following will be among the guests:

Winners of first place in team demonstrations; teams winning first in each of the judging contests; champion weed judge; exhibitors of first place boar, junior sows and junior hares; exhibitors of the champion Holstein, Jersey, Guernsey, Ayrshire and Brown Swiss dairy animals; exhibitors of champion Angus, Hereford and Shorthorn steers and heifers; the champion swine, beef and dairy showman; exhibitor of champion fat and breeding sheep; exhibitor of best five jars of vegetables and best five jars of fruit; first place winners of baked goods; best placed winners of sewing exhibits; first place winners in each of four style show classes; winners of first place in girls' room exhibit; champion health boy and girl and the champions in division one and two of the song contest.

Thavi's famous musical organization is coming to the Nebraska State Fair this year to provide the feature entertainment. The musical revue entitled "Follies of Life" requires a cast of 62 people. The costumes, scenery and stage settings come direct from continental Europe. A performance will be given each evening before the grandstand.

State Fair Radio Programs

EACH day during the Nebraska State Fair, The Nebraska Farmer will bring its readers last minute news through the radio programs at 7:15 a. m. over Station KMMJ. The State Fair news will be broadcast at the same time the regular Nebraska Farmer programs are heard each day. Reports of the winners in the various Four-H contests will be made from day to day as well as announcements of the results of other competition. An added feature will be the appearance of many prominent persons at the fair before our microphones. Some of the Four-H Club winners, as well as other well known individuals at the fair, will take part in The Nebraska Farmer radio programs during fair week.

Two hundred acres of broomcorn are being grown near Peets, Colorado this year. The 20 acres grown as a trial last year kept a broom-maker busy making brooms, which he had no difficulty marketing.

Meet Us at the Fair



Do you recognize this picture? It shows the State Fair headquarters of The Nebraska Farmer and a part of our large family of readers. Again this year you will find The Nebraska Farmer folks in this same bungalow just across the street south of the large livestock judging pavilion. New friends and old friends are cordially invited to call there and become better acquainted with members of our organization. Bring the youngsters along, too, for the souvenirs which are to be given away to readers of The Nebraska Farmer.

How Credit Costs Can Be Reduced

By ERIC ENGLUND

Assistant Chief, Bureau of Agricultural Economics, U. S. Department of Agriculture

TO lower the cost of production credit to farmers, it was pointed out in a preceding article, we shall have to progress along at least three lines. We shall have to build, in the first place, stronger credit institutions. Second, we need better farm management and financial management on the individual farm. And third, we need education in mutual responsibility and collective action.

The need for strengthening rural banks as credit institutions is widely recognized. As a means of attaining this goal, one influential body of opinion favors multiple banking, in place of the independent unit system that has prevailed in the past. In the Northwestern states particularly we now have great group banking systems, in control of many of the stronger banks throughout the territory. In California, branch banking systems are highly developed. In other areas chains of banks and similar systems have come to occupy an important place in the financial structure of their communities.

Advocates of chain systems of banks claim for them distinct advantages. The greater size and earning power of chain systems permit them to pay higher salaries than are paid by the average country bank, which in turn may mean better man-

agement. Instead of having one or two officers responsible for all credit analyses, it is urged that the large system can hire specialists in the several distinct phases of credit analysis. By extending its operations over many communities, the large system should provide better insurance than the unit bank against those hazards which affect single communities. Multiple-unit banking should also permit funds to flow from section to section more freely than ordinarily is possible in a system of independent unit banking.

Finally, it is pointed out, the large banking systems could employ research staffs to warn them of impending economic changes, and thus be better prepared to make the necessary adjustments.

Large-Scale Banking

AGAINST these advantages the opponents of large-scale banking contend that the managers of local branches or units will not know the individual borrower well, will not have the independent banker's freedom of action or his local interest. It is further feared that local units of a large system might be merely

collecting agencies for funds that ultimately would find their way to the community where the home office is located, or to the security markets. Defenders of the independent country bank also point out that, since the majority of banks have safely weathered the agricultural depression of the last ten years and are also standing up under the present business depression, the system of independent banks must still be sound.

Whatever the result of this conflict of opinion, it is likely that we shall see multiple banking tried out in many parts of the country. If it serves rural communities more satisfactorily than the independent unit banks do, multiple banking doubtless will state. Nonetheless, those communities which prefer to rely solely on the independent unit banks will pay more attention than in the past to public supervision of their banks and to the number of banks allowed to operate in a given territory.

Along with the probable extension of multiple banking and the strengthening of the rural banking situation generally, it is likely that agricultural credit corporations and livestock loan companies will be of in-

creasing importance in supplying production credit to farmers. Federal and state legislation following the drought of 1930 has given new impetus to the formation of these institutions. We now have about 230 of these credit corporations and loan companies.

In the South the larger credit corporations have been closely associated with cooperative marketing associations. The result of such affiliation has not always been satisfactory. One co-op has operated its affiliated credit corporation with an exceedingly low loss ratio and has paid a dividend on its stock. It believes the credit corporation of undoubted value to members of the marketing association.

Credit Corporations

IN most of the credit corporations so affiliated, however, loss ratios have been high and earnings insufficient to cover expenses and provide adequate reserves. As a result, the capital invested by the marketing association or its members has been seriously impaired.

Too many of these affiliated credit corporations have been operated primarily to serve the interests of the marketing association and on marketing rather than on banking (CONTINUED ON PAGE 13)

Horseless Days on Halitosis Farms

By IDLE IKE

DEAR Editors: I have been noticing that all big business corporations are using slogans and having special days. For instance, one of the tobacco companies advertises, "Smoke Lucky Stuff Cigarettes. Have More Coughless Days. Eat Shredded Shavings. Have More Meatless Days."



Idle Ike

Well, being as Halitosis Farms is incorporated and operating along big business lines, it seemed to me that we ought to have a slogan and the one I have picked out is, "More Horseless Days Each Year, 365 of Them." I thought maybe it might interest you to know how we came to pick this slogan.

To begin with, we have been keeping a lot of horses. The only thing we have more of than horses is landlords and we have a regular surplus of both. You see when these vice presidents began to grow up, we began to rent more land and every additional piece of land meant more horses and another landlord. Right now we have more horses and landlords than most people have hay.

Vice Presidents Rested Plenty

WELL, this spring, when the vice presidents got the two-row machines rigged up and was all ready to go to cultivating, we had a rain. It was a regular hundering of a rain and lasted about two weeks. When the sun finally did come out, the corn fields looked like somebody had switched seed on me after we had finished planting. We had planted "The Big White," and it came up "The Little Yellow."

And speaking about that sun. Every morning it would come up bright and clear and by 8 a. m. the thermometer would show near 100 degrees Fahrenheit. (Fahrenheit is

a German word meaning, plenty hot).

Well heat and horses are something like moonshine and gasoline, or farm relief and politics. They don't mix. Seemed like every place I looked I'd see a vice president and four head of horses parked under a tree. Sometimes it was two vice presidents and eight horses. I thought at first that it was too hot for the vice presidents, but when I got ahold of the ribbons myself and started patting 'em on the tail, it wasn't no time till my team sounded like they had leaky valves and maybe a couple of foul plugs.

Also it began to look like I was going to have as much bother with the landlords as I did with the horses. About this time, they all began to develop high blood pressure. (I reckon maybe it was the heat.) Anyway they all began driving in to inquire in a casual and friendly manner as to whether I was going to plow that corn. Every

evening the yard at Halitosis was full of parked cars and the place looked like an old settlers' convention.

I seen right away that something would have to be done. I didn't mind about the landlords so much but I hated to kill any horses. We have a light two-plow tractor and, while the landlords was quarrelling among themselves as to who had priority rights on my services, I run it around in front of an ordinary two-row cultivator and figured out a hitch.

I don't like to let those vice presidents get muscle bound from laying in bed so long, so the next morning I routed 'em out before the crowd even stirred himself. Not having a lot of horses to manure, they was in the field before five o'clock, but I had to call 'em in about nine o'clock 'cause because a man can't sleep with one of those things going putt, putt, putt, all night without hearing distance of the house and the presi-

dent of a big corporation, like Halitosis Farms, Inc., has to get some rest.

By swapping their bed for a lantern and working early and late, then vice presidents got over a lot of ground. Of course, hitched to an ordinary cultivator, the custom, taken two men to run but, where you have a lot of vice presidents, the plan works right well.

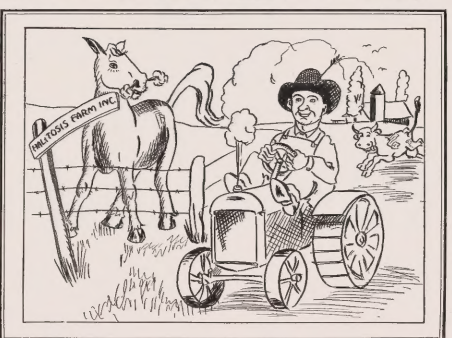
Likes Horses, Too

HOWEVER, with Dave and Zeek washing in back of their ears; cleaning their finger nails and asking for the car every Wednesday night, there might be such a thing that I won't have such a surplus of vice presidents after while. When that time comes, I plan on getting the regular cultivator that attaches direct to the tractor, which can be operated by one man.

Of course, then things cost a lot of money, but I reckon that it may be I can sell enough horses to pay for it. With tractor-drawn row crop machinery, it begins to look like keeping a lot of horses was just a question of America's surplus. Of course, we ought to have 'em to eat up the corn and oats, but I can probably borrow some of the neighbor's horses to do that.

Now, Mr. Editors, I don't want you to think that I don't like horses for I do. In fact I have a couple of old pelters that I reckon will be on Halitosis Farm as long as there is a shade tree for them to stand under. When they stick their heads over the pasture gate to nicker at me, when I step out of the house in the morning, it makes me wish that there wasn't a tractor in the state of Nebraska, to think up the air with the flames of burned horsepower. But, to figure it as a cold blooded dollar and cents proposition, it begins to look as if the horse is headed to join the dodo bird.

Hoping you are the same, I remain,
Yours truly,
IDLE IKE.



The Car in the Mexican Quarter

By JIM THOMPSON

IT WAS about three in the morning at Mexican Joe's. A dingy lantern hanging from the unused electric chandelier cast an eerie light against the cobwebbed walls. Everything was quiet except for the gentle snore of Joe who lay beneath the counter. I was eating hot tamales while I waited for my relief on the Mexican quarter beat.

There was little sound on the brick street outside. Occasionally a giant beetle whirling around the street light would crash to the pavement. At least it sounded like a crash. Then you could hear, faintly, the smothered wail of an infant or the half-muttered speech of someone turning in his sleep. That was about all.

The buildings were two and three stories high and all wood. In some there were windows; in fact, practically all had windows on the street floor, but the other apertures were largely boarded up or stuffed with pillows and sacks. Only the distant glow of a foot on a board or a swift transit of light through a crack told you that people lived, loved and died behind those dirty gray boards.

I WRAPPED the husks from my tamales up in a newspaper, laid it on the table and placed a quarter on top of it. The hearing footsteps outside I lit a cigarette and sauntered to the door, thinking of something sharp to say to Flanagan for being late.

I was about to raise the match to my cigarette when something about the footsteps made me hesitate. I dropped the match and listened, holding my breath. The heavy-footed Flanagan had never walked like that. I felt for the butt of my gun. Except for the police there are only two kinds of people who walk the Mexican quarter at night, crooks and strangers.

A man in a pure white suit passed the doorway. He was wearing white canvas shoes, too, so that a look at the back of his coat convinced me that he was in a uniform, a hotel uniform. The kind that the bell-hops at the Lansing were during the summer.

This did look pretty rotten. The Lansing is one of the biggest hotels in town, but I knew that it stood for a lot of dirty work from its employees. One suicide a year is plenty for a big hotel and the Lansing had one almost every month.

I could and followed the nattily dressed figure with my eyes. His hair was black and slicked down with some sort of smelly grease and his head was too small and sharp for an honest man. There was something treacherous, too, about his easy skipping walk. He looked like the fellow who's always afraid of finding behind you on a dark street.

THEN, at the corner beneath the street light, he turned and I recognized him. Skippy Kahn.

If you'd been around town as long as I had I wouldn't need to tell you that Skippy was about the worst rat in town. He was a sneaky, slippery capper for crooked games and about everything else that a decent man shouldn't be. But, because he was a stool-pigeon he managed to keep out of jail. At that, I didn't know how he had managed to land at the Lansing. He was too tough an egg to work even in a place of that kind.

Naturally, I didn't have to guess but twice to figure out something dirty was about to happen with Skippy Kahn in the Mexican quarter. What I didn't think was that it

would happen to him. We all get fooled though.

He stood behind the lamp post evidently waiting for someone while I tried to keep out of sight and at the same time watch him. As I waited he lit a cigarette and flipped the match into the air. And almost as he had done it I heard the faint hum of tires on the rough brick.

Slowly the car came on. It was without lights, I could tell, because there was no reflection against the sallow walls of the buildings around me. The motor was practically silent. It was, perhaps, a minute and a half after I first heard it until it had passed the doorway in which I stood. I opened the screen and stepped out to the walk.

A little chill ran down my back. There was something so ghostly about that car. The curtains were drawn on front and side and with its slow easy movement resembled nothing quite so much as a hearse. At the last minute I noticed that it bore no

Then the car was gone and for that matter so was Skippy Kahn.

Flanagan came panting up at that moment, derby hat in hand.

"Been watchin' 'im . . . why I was late . . . shall I call headquarters?" he gasped.

"Afterwards," I said. "Call the corner now."

That morning I dropped in at the Lansing. Byers was the name of the superintendent of service. His clothes and his manners were a little too good for his job and he had a smile that he could turn on or off. I didn't like him.

"Got a boy working here by the name of Skippy Kahn?" I asked.

HE RAISED his eyebrows.

"Charles Kahn, you mean, I'm sure," he said. "He was one of our best bellmen. He was killed accidentally last night. Didn't you read about it?"

"I saw it," I said. "And it wasn't an accident. He was murdered. I'm



"What was Skippy Kahn doing up here last night?"

license plates. Somehow, with the premonition of what was about to happen I almost opened my mouth to shout.

THEN, without warning the lights went on and Skippy who was almost in the center of the street was directly in their focus. He was at least a hundred feet away from me but in that brilliant glare I could see the expression on his face clearly. It may sound queer but he looked like a rabbit being hunted by searchlight. And like a rabbit he stood there, paralyzed, and waited for death. For it was death.

The quiet motor suddenly hummed like a giant wasp. There was a sudden quick clash of gears. In a moment, that easily gliding car assumed a breath-taking speed—the tires fairly hummed with the sudden acceleration. Then it was all over.

Skippy never moved out of his tracks. He didn't have time. The speeding black car caught him full-center with its bumper, dived him, spun him against the bricks, then with one last conning effort sent him crashing against the shoddy frame of the building with a shock that shook the whole street.

trying to find out why. Where was Skippy going last night when he was killed?"

Byers smiled helplessly. "If we only knew," he said. "But you see, there's really no way of telling. It's all a mystery here to us."

I got down to business.

"Listen," I said. "I know something about hotels. Don't you keep a record of the rooms that your bell-boys go to? Don't they have to write down what they went to that room for? If they don't and you don't the Lansing's books breaking a state law for a long time."

I didn't have to mention the law but once to make Byers see the light. He folded up like a camp chair, took me across the lobby and presented me to the bell captain, and in a minute I was looking through the record of the room calls for the night. Then, assuring me that he would do anything within his power to solve the mystery, Byers faded out of the picture. I didn't bother to thank him.

It had been a fairly quiet night so my job was easy. Skippy Kahn had had only two calls between two and three o'clock. One of these had been to the room of an established guest of the hotel who wanted some aspirin.

The other room looked as if it might be a clue.

I GOT the occupant's name from the clerk and caught the elevator up. A small nervous man with quick, jumping eyes opened the door. I showed him my badge and went in. "What was Skippy Kahn doing up here last night?" I shot at him. "I don't know who you mean," he answered.

"What the hellboy that got killed," Only his eyes betrayed the speed at which his mind was working, for his words rolled from his tongue as smoothly as if the answer had already been there.

"Why, I called for a blanket about two-fifteen," he replied. "The boy, Skippy, whom you mention, answered the call. He told me that the linen room was closed and that it would be impossible to get one. I asked him to try to procure one from a vacant room and I guess he did make some effort to fulfill this request. But it was unsuccessful and came back and told me so and I gave him a quarter and dismissed him. That was all I saw of him and all I know of him."

I didn't say anything. I stepped across the room and turned off an electric fan that was placed to blow across the foot of the bed. Then at the head I turned off another. The sweat began to roll from his face and from mine too.

"It was only about ninety last night," I said. "Why didn't you turn off these fans if you felt chilly?" He turned as white as a sheet. "Say, what do you want anyway?" he blurted.

"What have you got?" I asked. And before he had time to answer, I continued. "Now, listen here, Jack. You're likely to get into a whole lot of trouble about this mess. In fact, I'm going to see that you do get into plenty if you don't break square with me. Personally, I think you're on the level. If you want me to keep that opinion you'd better tell the truth. Now, I don't care about your personal habits' any more than mine. All I want to know is what Skippy Kahn was doing up here this morning."

WHEN I mentioned "personal habits" his eyes fell and I almost felt sorry for him. I knew his trouble.

"You won't have me locked up?" he asked, finally.

"If I can't get it straight,"

"All right then," He came over to where I was sitting and looked me squarely in the eye. "I'm a dope-head," he said, quietly. "I don't suppose that's any secret to you. I've been out of the stuff for two days. Last night I took a chance and called this bellboy. He said that he could fix me up. I gave him \$50. That's the last I've heard of him until you came in just now."

I got up and looked him over carefully.

"Your story sounds pretty good," I said. "specially since we found a fifty on Skippy. And you don't talk like a crook. As far as I'm concerned you can check out any time you want. But I want one more thing. Did Skippy give you any idea as to where he was going to get this stuff?"

He shook his head slowly. "I'm afraid he didn't," he replied. "He did say that he could get it in less than five minutes, although I don't suppose that will help you much."

"You never can tell," I said, and left.

Five minutes did mean something to me.

(Concluded next week)

THE NEBRASKA FARMER

Nebraska's Farm and Home Paper



LINCOLN, NEBRASKA

Established in 1859

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tween subscribers and honest, responsible advertisers, nor

will we pay the debts of honest bankrupts. Notice of complaints

must be sent us within thirty days from date of the transaction,

and the subscriber must have mentioned The Nebraska Farmer when writing the advertiser.

May God forbid our saying on this page

the things that are merely politic. We

would be humble in our opinions; we would

be considerate of the opinions of others;

but we would not be unkind of the

immutable laws of cause and effect, for therein

lies the wisdom of the ages.—The Editors.

Editorials by SAM R. McKELVIE

Credits For Agriculture

In the extremity of low prices, and in some localities short crops, there is the urge for easier credit for agriculture. The assumption is, that if the farmer

was given a longer time to pay his obligations, he would find it possible to work his way out.

In some cases this is true. Largely speaking it is not true, for there are credits available through government and private sources now that are designed to meet almost every situation. Let us take a look at what these forms of credit are.

The Federal Reserve System was intended to be of substantial assistance to agriculture through the rediscount of farmers' notes. This helped in a way and still does, but it is short-time credit and is better adapted for other commercial uses.

The Federal Farm Land Bank System was inaugurated to give the farmer a long time—30 or 40 years—in which to pay out on his land. Loans under it are made only to the actual farmer. Not only does this enable the farmer landowner to get his money at a lower rate, but part of his income can be used for financing his regular farming operations. This helped and still does. In the earlier stages of this system there was complaint that the loans were not large enough. That this criticism was not well-founded is supported by the fact that the Farm Land Banks have more or less loaned on their hands now.

Still there seemed to be need for some form of commodity financing that would enable the farmer to have a year or so in which to turn his crops, livestock, and other farm products. This demand resulted in the Intermediate Credit Bank System, which is operated through the Federal Farm Land Banks. Under this plan loans are made on farm commodities that are liquid in form and debentures are sold to the public. These banks do a very large business and the system has proved useful. Yet there was and still is criticism that these banks should be more liberal in making loans.

Then came the Agricultural Marketing Act with

the Federal Farm Board and half a billion dollars to be loaned for financing agricultural commodities through cooperatives. The Board soon found that the amount of its funds, though seemingly large, were wholly inadequate to finance the farm commodities of this country except in cooperation with commercial and intermediate credit banks. So the Board has confined its activities largely to making supplemental loans, that is, the commercial and intermediate credit banks make the primary loans and the Board supplements those loans, so that the total loans approximate from 60% to 80%, and sometimes more, of the current value of the commodity. Surely this is as liberal a policy of extending credits as anyone could conceive. The Board has been very generous in interpreting the law, and in the first two years of its existence has used nearly all of the money appropriated to it.

But all of these steps did not seem to be enough to take care of the emergency requirements of the current year. Congress appropriated 50 or 60 million dollars for drought relief to be administered by the U. S. Department of Agriculture. The liberality with which this money has been loaned transcends anything that would be regarded sound in customary business practice. It may almost be said that any farmer who wanted to buy seed or feed, and who was willing to give a crop mortgage could get a loan. Most of this money was put out in the southern states, and the balance will no doubt be used throughout the country before another Congress convenes. For a number of years prior to this, emergency relief loans had been made through the Department of Agriculture for the purchase of seed in drought-stricken areas.

What next? The demand now is for a moratorium on farmers' debts. This is not surprising, for there is not much else left to do. All of which leads to the observation that important as credit is, there are only a few people who know how to use easy credit. The requirements of financing for agriculture are different from those for other industries, but they are not so different that the laws of sound business practice can be violated with impunity. We are now at a stage where some unsound practices will have to be used in order to mitigate the injury that would be done to farmers if stricter rules were put into effect, but it is misleading to hold out to the over debt-burdened farmer the hope that he can pay more interest and taxes than his income from his farm, and still work his way out.

During the period of inflation, people spoke blithely of the new era. By this they meant that we were on a new level of prices, income, and living, from which we would never have to retrace our steps. Now they speak of the new era as something different. One observer on business conditions recently said that it is needed now is for people to quit thinking and to act in pre-1929 terms, get the viewpoint, admit it and take their losses and go ahead on the assumption that a new calendar has been adopted for a new era."

The New Era

We have before us now a letter from a landowner with which he encloses the exact cost sheet for producing 800 bushels of wheat on 41 acres of land in Custer County, Nebraska this year. His statement is published elsewhere in this issue. Briefly the crop cost, not including taxes and interest on the land, \$245.20, or a little less than 29 cents per bushel, and he sold the wheat for 29 cents a bushel. He valued his land at \$40.00 per acre. Assuming his taxes to be \$1.00 per acre he would have had to get about 43 cents per bushel to have received 5 percent on his investment, but he adds: "I have felt all along

Farm Costs

From what one reads it seems that some newspaper writers who undertake to discuss the costs of farm production reach into the "blue" for their figures without much regard for the facts. It is almost impossible to find any of these writers who refer to the cost of producing wheat as anything less than a dollar per bushel.

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that the men who quote the price of wheat do not know much about it. I have found out. You can see that much that I have paid for, a farmer would do himself and make wages."

No good is done the cause of agriculture by using figures that are not founded upon fact. One of the most hopeful signs of the present time is the disposition of farmers to know what their actual costs are, and to reduce those costs wherever they can.

BY THE WAY

"As we journey thro' life
Let us live by the way"

FIVE MINUTES WITH THE PUBLISHER

HERMAN STEEN, secretary of the Millers' Nation, tells the members of his organization the following fable, which, to my mind, is somewhat prophetic of the present time, wherein thousands of individual farmers compete against each other in growing and marketing their products:

It seems that a famous Arab sheik had a large herd of asses, of which he was proud, and that he invited the Prophet himself to inspect them. Mahomet decided to test their wisdom, and he addressed them thus: "Answer me truly this question: 'What should an ass require for a three days' journey?'"

And they counselled among themselves and then made reply: "For a three days' journey, O Prophet, any ass should require six bundles of hay and three bags of grain."

Which answer was considered eminently wise by the assembled company.

The Prophet again addressed the asses, "I have to make a three days' journey, but I will not give you six bundles of hay and three bags of grain for making it. Let him who will go for less, stand forth."

And behold, they all stood forth and began to talk at once. Each underbid the other until finally one especially long-eared ass agreed to go for one bundle of hay.

Then spoke the Prophet, "Fool, you cannot even live for three days on one bundle of hay, much less profit from the journey."

"True," quoth the long-eared one, "but I wanted the order."

Cooperative marketing, through which organized farmers speak and sell with one voice and plan their farming programs to the benefit of the whole rather than the individual, will leave fewer opportunities for the buyer to get the order regardless of profit to the seller.

KILLING THE GOOSE

ARENT the promiscuous smoking of cigarettes by young and old—men and women—a writer in the Western Journal of Education makes this very pertinent comment:

"Vendors in liquor in the halcyon days of boomdom gave little heed to signs of warning. Some of us have seen the sign of the eight or ten years old go into saloons and carry away beer by the lard bucketful. Regulations and restrictions meant nothing to these purveyors of booze. Childhood and youth meant nothing to them. They continued their tactless and illegal practices until the people arose in their wrath and closed their grog shops.

"Vendors in cigarettes are following in the footsteps of these lightless liquor sellers. We have all noticed how the cigarette makers in their glaring advertisements have associated their wares with the pictures of beautiful young women. For the first time, this morning I noticed that in a certain advertisement the beautiful young lady was holding a cigarette. In a short while, now, she will have the same smile and look toward the skies from her lips. With this accomplished, we can expect them to show the baby in the cradle nursing at a cigarette instead of a bottle of milk."

Exploitation of the youth and womanhood in the relentless drive to develop the cigarette market is a serious menace and is fraught with danger to the tobacco industry. Public opinion is tolerant these days, to a much greater degree than ever before, but there are bounds beyond which business may not safely go where the welfare of youth and womanhood are concerned. The tobacco industry may kill the goose which lays the golden egg.

Sam R. McKelvie

Coming Events

Aug. 22-29 — Missouri State Fair, Sedalia.
 Aug. 22-29 — National Swine Show and Illinois State Fair, Springfield, Illinois.
 Aug. 26-Sept. 4 — Iowa State Fair, Des Moines.
 Sept. 4-11 — Nebraska State Fair, Lincoln.
 Sept. 14-19 — Kansas Free Fair, Topeka.
 Sept. 14-19 — Colorado State Fair, Pueblo, Colo.
 Sept. 15-18 — Wyoming State Fair, Douglas, Wyo.
 Sept. 18-25 — Kansas State Fair, Hutchinson.
 Sept. 25-Oct. 4 — Dairy Cattle Congress, Waterloo, Iowa.
 Oct. 10-18 — National Dairy Show, St. Louis, Mo.
 Nov. 14-21 — American Royal Livestock and Horse Show, Kansas City, Mo.
 Nov. 28-Dec. 5 — International Livestock Exposition, Chicago, Ill.

Wheat Cost Figures

THE following is a cost account recorded for growing wheat, sent to The Nebraska Farmer by a subscriber in Custer county, Nebraska, and referred to in an editorial on the opposite page:

1930 WHEAT ACCOUNT	
Sept. 8—Made agreement with tenant to break stubble ground and drill in corn and drill in corn. Plowing and drilling at \$2 per acre and drilling in corn at \$1 per acre, work to commence in week and 1 turnip all seed.	
Sept. 15—Bought 50 bushels of wheat for seed at 70 cents.....	\$35.00
Sept. 15—Paid for auto to farm.....	3.00
Sept. 26—Advanced price for work done.....	25.00
Nov. 1—Paid balance due.....	28.00
Nov. 1—Paid for 16 bushels of extra wheat at 65 cents.....	10.40
Cost of seed and seedling.....	\$101.40
1931 WHEAT ACCOUNT	
July 11—Bought 100 pounds of twine at 12 cents per pound.....	\$12.00
July 11—Paid for tractor to haul binder cutting wheat.....	30.00
July 11—Paid for binder and man.....	36.00
July 11—Paid for shocking wheat.....	4.50
July 11—Paid for help.....	7.50
Cost of harvest.....	\$23.50
Aug. 5—Paid for threshing at 12 cents per bushel — 860 bushels.....	\$103.20
Aug. 5—Paid for 9 teams and racks at \$2 per man and team.....	18.00
Aug. 5—Paid for 3 extra men—\$1 per man.....	3.00
Aug. 5—Paid for 11 meals at 25 cents each.....	2.75
Total threshing cost.....	\$66.75
ALL COSTS	
Seed and seedling.....	\$101.40
Harvest.....	73.50
Threshing.....	66.75
Total.....	\$241.65
Rebate on twine not used.....	\$ 1.50
Net cost.....	\$240.15
Interest on first cost—10 months, 6 percent.....	\$ 5.05
Gross cost.....	\$245.20
Aug. 5—Sold wheat from machine to feeders and received 160 bushels.....	\$249.40
Gross cost.....	\$245.20
Balance.....	\$ 4.20

Measured the land cut by binder—41 acres. Charge 41 acres of land to the wheat crop at valuation of \$40 per acre, interest rate 5 per cent, or..... \$20.00
 Deduct the balance above..... 4.20
 And I have a deficit of..... \$7.80
 REPORT BY OWNER.
 Custer Co., Nebr.

Apple Crop Is Good

GLOOM and pessimism were nowhere in evidence last week as 150 persons, mostly fruit growers of southeastern Nebraska, inspected the 200,000 bushel commercial apple crop of that section. Some estimates of the production were even above 200,000 bushels. Early frosts of last

spring failed to injure the apples and a large, good quality crop is now in prospect. The crop will likely be considerably larger than last year.

The tour was in charge of E. H. Hoppert of the Nebraska College of Agriculture. It began at the W. R. Banning orchard, near Union, Nebraska. Here the visitors inspected a home-made fruit washer. The south of Union the visitors inspected the 1-acre apple orchard on the University of Nebraska experimental farm. Other farms visited included the orchards of the Shubert orchard company of Shubert, the Joy Morton orchards near Nebraska City, Dr. C. L. Lotz's orchard near Auburn, and the orchard of former Governor Arthur J. Weaver near Shubert.

In the Slocum orchard near Shubert, operated by the Shubert orchard company, the visitors saw a University of Nebraska fruit machine demonstration. This demonstration showed that thinning the fruit permits the apples to mature into larger apples.

At Shubert, the visitors saw a fruit washer and grader in operation. This machine washes the apples in a weak acid solution to remove the spray residue and then sorts and grades the apples before they are packed. It has capacity of about 800 bushels per day.

Cattle on Feed

NEBRASKA had fully as many cattle on feed August 1 as at a corresponding time last year, according to the state and federal division of agricultural statistics. However, cattle feeding has declined in other states, as shown by the report indicating a decline in cattle on feed for the whole Corn Belt.

Most Nebraska feeders had good supplies of feeds from the 1930 crop. In other Corn Belt states the 1930 drought forced feeders to reduce their purchases considerably. Agricultural statisticians forecast that stocker and feeder cattle will be purchased later than usual this year and it is expected that the demand will be less active.

Advices \$2 Margin

A MARGIN of \$2 per hundredweight will allow the cattle feeder a reasonable profit on his feeding operations at present feed prices, says Professor H. J. Gramlich of the Nebraska College of Agriculture. This would mean that the feeder who purchases his stock at \$8 per hundred should have a selling price of \$8 per hundred when his cattle are ready for market.

The \$2 margin applies to cattle of the better grades. On the lower grades of cattle it is wise to have a wider margin, probably about \$3 per hundred will allow the cattle feeder a profit, in the opinion of Professor Gramlich. The foregoing statements were made with present feed prices in mind.

With respect to the kind of cattle to buy Professor Gramlich has this to say: In recent years the lighter weight good quality feeders have usually proved to be the more profitable. Although under present conditions it may be possible for some feeders to realize a profit on the heavier kind. Some feeders furthermore are finding the lower grades of cattle selling at prices which may be attractive and in the end return a profit.

The marketing of grain through livestock is very advisable at present, says Professor Gramlich. Under current circumstances, grain should bring 10 to 20 percent more when fed to livestock than when marketed as grain.

Don't Let Soil Fade

WHEN the color of a soil begins to change from dark to light, the farmer should look out, warns the U. S. Department of Agriculture. On the other hand, a change from light to darker usually means improvement in the quality of the soil. Erosion and constant cultivation makes the soil lighter in color and less productive.

Surplus Cotton Plan

THE cotton cooperatives will be asked to withhold from the market for one year the stabilization cotton which they hold provided government agrees to destroy one-third of their crop now growing, said Chairman Stone to the governors of 14 cotton producing states.

Such action, declared Chairman Stone, would result in reducing this year's crop by 4 million bales and the withholding of 3 million more bales from the market. Recent estimates placed the 1931 cotton crop one and one-half million bales above last year.

Buy Good Alfalfa Seed

MUCH of the trouble with alfalfa seed has been due to unhardy seed, said Dr. W. D. Durnell, Colorado Agricultural College, at a recent meeting. He said that growers should learn where the seed is produced before they buy it and be sure the seed is hardy for their conditions. He explained an analysis of alfalfa seed bought for \$9 a bushel, which showed only 40 percent germination. This seed, laboratory tests proved, contained one-half as much live seed as alfalfa seed and 23 different kinds of weed seeds. The purchaser got only 19 pounds of live alfalfa seed and actually paid 47 cents a pound for it.

Large Corn Crop

THE forecast for Nebraska's corn crop is 232,208,000 bushels, according to the August crop report, just issued by the Nebraska state and federal division of agricultural statistics. The wheat yield for the state is placed at 59,950,000; oats, 55,614,000, and barley, 17,081,000.

It is estimated that the average yield of winter wheat was 18 bushels per acre, slightly above the average for the past five years. Spring wheat and other small grains were considerably below average. Hay production is down this year.

The forecast corn yield is 23 bushels per acre and acreage is higher than ever before recorded in Nebraska, being 10,096,000. The expected corn yield is about 6 1/2 million bushels greater than the average for the past five years, but approximately 15,000,000 bushels less than was produced in 1930.

Talk Equalization Fee

RECENT discussions indicate that the equalization fee will have the renewed support of the American Farm Bureau Federation if it is proposed as an amendment to the Agricultural Marketing Act in the next session of Congress.

Speaking to a group of farm bureau leaders in Madison, Wisconsin, President Edward A. O'Neal stated: "For the past two years our organization has not insisted upon the enactment of the equalization fee principle because we wanted to see the marketing act fully tried. It appears now that it does not provide fully for the control of surpluses."

The equalization fee plan as en-

dorsed by the American Farm Bureau Federation provides for the disposal of surpluses outside of the country through a government agency, the loss to be made up by a tax on the total domestic crop.

World's Fair In 1933

PLANS already are shaping for the Chicago World's Fair which opens June 1, 1933. The purpose of the fair is to present the story of great new-world discoveries which have wrought sweeping changes in industry and everyday life during the last century.

Buildings will be devoted to the basic sciences, travel and transportation, electricity and communication, industry, agriculture in all its branches including the utilization of farm waste, social science which includes education, child welfare and many kindred subjects.

Weed Spray Bulletin

THE Nebraska College of Agriculture has just issued a revised edition of extension circular No. 116, regarding the use of sodium chlorate as a weed spray. Numerous weed-free copies of this bulletin are available upon request to The Nebraska Farmer.

NAMES IN THE NEWS

Chas. French, 70, was chosen chief of the Winnebago Indian tribes at the new town at Winnebago, Wis.

Gene Huse, editor of the Norfolk News, and J. H. Sweet, editor of the Nebraska City Daily News Press, were honored by election to the "Freedom of the Press" committee.

Floyd Lamb, 10, and Vance Johnson, 11, of Lincoln, Nebraska, rigged up a device to stop cars along the highway, each tying one end of a long rope to their waist. The boys in ditch on the side of the road, the boys jumped up when two cars came from opposite directions and each was thrown under an automobile and slightly injured.

Alexander Legge, former chairman of the Federal Farm Board, has been selected as a director of the Cotton Stabilization corporation.

C. B. Smith, Washington, D. C., extension work director, will speak at the Nebraska State Fair Four-H Club dedication.

President Herbert Hoover was 57 years old last week.

Red Tomahawk, slayer of the famous Indian chief, Sitting Bull, died at the Standing Rock reservation near Cannonball, N. D.

Charles M. Smith, 85, last of the famous Nebraska pioneers: Daniel Riley, 76, Richardson county resident for 72 years; Charles M. Kneveland, who came to Lancaster county in a covered wagon 65 years ago; Alexander Hoge, 92, Bellevue, who helped build the first bridge across the Missouri river in 1870; Henry Allen, 85, civil war veteran and early resident of Boone county; James Stockham, Custer county homesteader of early days; George W. Burkner, Lincoln, survivor of the Monitor and Merrimack Civil war battles; Walter H. Smith, civil war veteran at Pender, Nebraska; Mrs. Norman Ochsner, Madison, Nebraska, wife of prominent pioneer livestock man.

Carl Gerle, North Platte, is using a 1902 model automobile to drive back and forth from home to work. Jack "Locust" Smith, 83, last civil war gangster, has been sentenced to four years in the penitentiary.

Thomas P. Ochsner, Wyoming, was chosen president of the Wyoming Wool Growers association.

Dwain Sanderson, Saunders county, has been elected to the Nebraska legislature as a result of a grain elevator accident.

The Nebraska State Fair

"WHAT do you like most at the State Fair?" I asked a woman who has not missed a fair for four years.

"That's a real question," she replied. "This year I am anxious to see the new Four-H club building. My children belong to a Four-H club and I am interested in every exhibit from clothing to calves. Then, there are the quilts. I spend hours there. It's just a step to the cakes and canned goods, and on the same floor are the school exhibits. I like to

have done to help our boys and girls to understand and appreciate good music. These programs are on Sunday afternoon and evening. They will be a real treat.

"Then I like to see the new household equipment—they improve it every year. I bought a new washer

last year. I had a chance at the fair to see many different ones in action and that helped me to select the one I wanted.

"We are planning to camp there this year—it will be our vacation. 'Now you see why I come every year, don't you?'"

We Turn to Fall Fashions

Practical Models Are Suggested For the School Girl

JUST one chilly day in late August is sufficient inspiration for every woman to think about clothes for fall. School girls have been watching eagerly for signs of something new in fashions. Here they are.

The following ideas have been gleaned from the latest showings in large shops and from recent advice from style sources.

The soft woollen frock will be a leader for fall and winter. There is nothing stiff and bulky about the new woolsens. They may be had in almost sheer materials, if one wishes. They wear like iron, hold their shape and give the sleek clinging trim line so important for a smart appearance. Novelty weave woollen sport dresses with contrasting jackets will be important, especially for school clothes. Many have square neck lines, are button trimmed and most of them are belted. Travel crepes are widely shown.

The new fall colors are delightful. Ruddy, red browns, plum and rust reds, greens in lovely dusky shades, interesting blues and black await us.

On dress-up clothes of silk, we find long tight cuffs with puffed sleeves above them and sleeves which are open to the elbow as well as plainer sleeves. The cuff fits snugly in every case. Other frocks introduce gauntlet cuffs. Revers and soft girdles are flattering. Bead trimming and alencon lace will be used in a variety of ways as neckline and sleeve treatments. The light top theme, such as a white satin bodice or jacket with a black skirt, is in vogue.

It is interesting to note the tendency toward straighter lines with flat hips. Many of the skirts break into modified flares at the knees.

The new hats after all will be flattering and a relief after the extreme off-the-face fashions which we have seen the past year. Instead of copying period styles of the 1800's, the Princess Eugenie for example, the newer hats show that designers have merely adapted these ideas in models becoming to the 1931 wearer. 'The result is a delightful change which will be welcomed by miss and matron alike.

The patterns pictured below show an interesting variety of school dresses for fall and winter wear. Many are styles which are suited to the older girls and women too.

In rough cotton weaves, in the pebbly woolsens, in figured rayon and even silk and even in pique and gingham for early fall wear they would be comfortable and smart.

No. 355 may be had in sizes 14 to 20 and 35 and 35 inches bust. The new gauntlet cuff is an interesting feature.

No. 381 shows a skirt of intriguing cutting which falls in a graceful flare. It may be had in the above sizes also. For the little miss No. 997 is a simple frock which simulates a bolero. It is ideal for the make-over dress. It comes in sizes 8 to 16 years.

No. 2548 is a simple school dress with the popular knee flare. The petalled collar and cuffs give us an opportunity for original touches. It may be had in sizes 12 to 24.

A short gauntlet cuff and an interesting peplum is shown in No. 110. This dress comes in sizes 8 to 16. The versatile and becoming bolero is a feature of No. 237. The rippling collar is flattering. This may be had

Fall Fashions



Plan Your Fall Wardrobe

"This will be a 'dressmaker year.' With materials lower in price than they have been in years, a great saving can be effected by sewing at home.

You will be interested in our Fall and Winter Fashion Magazine, which is now ready. It contains styles for children, the older girls and, of course, a most attractive selection for adults, including slenderizing effects for slants.

The fashion magazine is also a guide in selecting styles for the coming season—it shows the latest Paris fashions.

Send ten cents today for your copy, so that you may plan your fall wardrobe early. Pattern Department, The Nebraska Farmer, Lincoln, Nebr.

in sizes 14 to 20, and 35, 38 and 40 inches bust.

The smart diagonal cutting makes No. 756 a charming fall frock. It comes in sizes 14 to 20 and 35 to 42 inches bust.

The price of these patterns is 15 cents each. Please allow 10 days for their delivery. Address Pattern Department, The Nebraska Farmer, Lincoln, Nebr.

A Correction

IN the August 1 issue it was stated that saccharine is harmful to use for sweetening the liquor on pickles. This is not exactly true, says Dr. W. C. Becker, Health Editor. The harm lies in considering it as a substitute for sugar. Sugar is one of our most

(CONTINUED ON PAGE 12)

Last Chance to Win Quilt Prize

This is your last chance to enter the quilt design contest which closes August 31. If you have sent in a sample block already, perhaps you have come across some other interesting old designs or have an idea for an attractive new pattern, which you may submit.

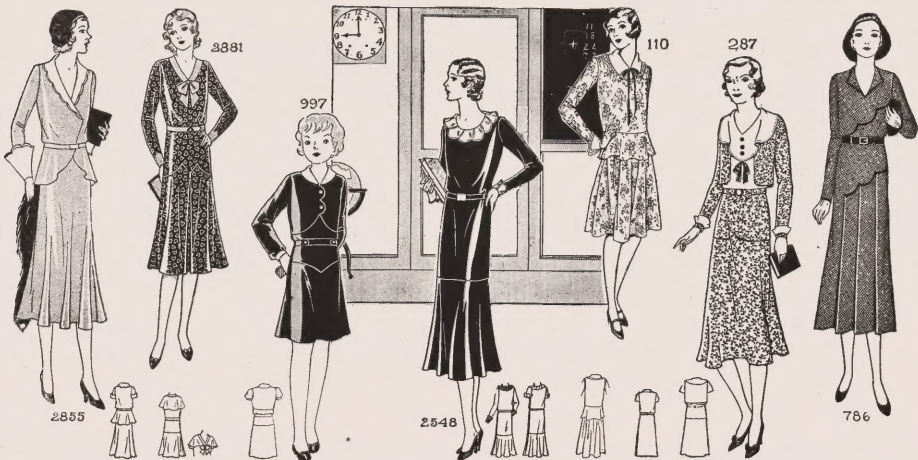
Just a few pleasant minutes spent in making a sample block and writing a letter of not more than 200 words describing the block may enable you to win one of the many prizes given. The first prize is \$20; the next three will receive \$5; to the next three will be given a complete cut-out quilt; to the next three \$1 each and a cut-out pillow to still another three. To the next 100 will be sent accurate cutting patterns of the winning designs.

Write your letter on one side of the paper, owing to the large number of entries it is impossible to return block. Winners will be announced as soon as possible, so be sure your block and letter are sent in right away. Address Quilt Contest Editor, The Nebraska Farmer, Lincoln, Nebr.

see how our school compares with others.

"Last year both of my children had health examinations and I learned a few things about taking care of them I didn't know. This year dad and I will have our examinations. He says there's nothing wrong with him, but he has to be examined to prove it."

"The first rural school chorus will be worth the trip to the fair this year. To think of several hundred children who have never seen each other before singing in perfect unison is almost unbelievable, yet that is what they will do. We are anxious to show folks what our rural schools



Billboard Opposition

By H. D. LUTE

THE W. C. T. U. of Ogallala has asked the city council to ban billboards carrying cigarette advertising in connection with pictures of girls. This is about the only organization that can come into court with clean hands. The rest of them fell for the insidious and vicious propaganda brazenly carried on by the tobacco companies during the war. I trust that the W. C. T. U. may have plenty of backing in its war.

Bank Deposits Decline

A bank in a neighboring county closed recently. The deposits in that bank had been reduced \$80,000 since last winter. There had been no run, no withdrawal of accounts, simply a dwindling of the deposits carried by customers. This shows the terrific loss the agricultural regions have suffered by the low prices and the poor wheat crop. And it is getting down to the point where it is no joking matter.

Turnips for the Needy

Up at Oshkosh they realized that it was going to be a hard winter for many so they decided to grow some vegetables, but at this late date turnips were the only dependable crop. U. G. Truscott donated the use of 10 acres of land or as much as is needed. The merchants offered to donate the turnip seed that they had left and Dr. Morris offered to buy as much more as was needed. A number of men have volunteered to assist in the work in any way that they can.

Rains Cover Large Area

Rains for the week totaling one-half to 3 inches covered a large part of this territory and brought decidedly lower temperatures. All growing crops benefitted materially. Haying was delayed a little, but did not hurt any one's feelings. I still have not examined enough of the dry land corn fields to make a guess as to the damage done by the hot dry weather. * * * The prairie hay crop is light and some of the stockmen are scouting around trying to locate hay in locations where there can be found places to feed the stock. Six dollars in the stack is the only price that I have heard of as offered so far.

Livestock Rate Changes

An Omaha livestock commission firm came out with a circular carrying this headline: "Omaha favored in new livestock rates." That sounded interesting, but closer reading revealed the fact that we are due for an increased freight rate on livestock after October 27. The increased rate from this part of the state will be 3 to 4 cents per hundred to Omaha. There are times when the lower river markets are better than Omaha and often the Chicago market is better on certain classes of cattle. Cattlemen have been in the habit of shipping to the other markets when conditions warranted it. Rates from the western territory are now 19 to 15 cents higher to Chicago than to Omaha, but under the new rate, the differential will be 19 to 25 cents higher. The rates to Kansas City from Nebraska points will be 4 to 5 cents higher than to Omaha. Again the stockman is stung! Of course, Omaha wants the stuff to come there, but the producer wants to get to the best market at the lowest cost.

Nebraska Passes In Review —

-AT THE 1931 STATE FAIR

SEPTEMBER 4th marks the opening of Nebraska's annual pageant of progress—The State Fair at Lincoln. It is the one time in the year when agriculture and industry join hand in hand to show their accomplishments to the people of Nebraska and the middlewest. The State Fair was founded with the idea of providing an educational and entertaining exposition of interest to everyone. Through its many years of existence the Nebraska State Fair has grown rapidly until today it ranks as one of the greatest fairs in the United States and in 1930 it was first in attendance among all eight-day fairs.

NEBRASKA'S "farmers of tomorrow"—the 4-H Club boys and girls—are the honored guests at the fair. Their keen spirit of competition is an iron clad guarantee that Nebraska need not fear that her agricultural banner will ever be dipped through lack of intelligent farmers. You who visit the fair will miss its true value if you do not acquaint yourself with the activities of these ambitious youngsters.

George Jackson

Secretary

Nebraska State Fair Board

Elaborate Entertainment Features

TO MAKE your visit most entertaining we have spared no effort or expense to bring the finest shows, bands, and other features to the fair. Thaviu, one of America's greatest musical directors and his famous entertainers will be one of the big attractions this year. Three days of horse and auto racing with some of the midwest's leading contenders performing for you. Load your family in the car and come to Lincoln. You will enjoy the biggest show for the least money in the United States.

NEBRASKA STATE FAIR --- 1931

SEPTEMBER 4 -- SEPTEMBER 11

Don't Miss the Gigantic Spectacle, "Nebraska On Wheels"

THE HUMUS-FORMING MATERIAL YOU PLOW INTO YOUR SOIL MAKES IT MORE FERTILE . . .



THE GERM PROCESS WE ADD TO CONOCO MOTOR OIL GIVES IT GREATER "OILINESS" . . .



The grass and plants you plow under form humus in the soil, which makes it more fertile and results in better crops.

We add the Germ Process to give CONOCO Germ Processed Motor Oil greater "oiliness" which results in better lubrication, lower operating costs and longer motor life. Germ Processed Oil has the unique characteristic of *Penetrative Lubricity*, the ability actually to penetrate metal surfaces. Even when a motor is idle, a film of Germ Processed Oil clings to every working part, remaining there to protect it during the starting period, when 40 to 60 per cent of all motor wear occurs. CONOCO Germ Processed Oil was proved on Pike's Peak . . . tested against three other nationally known oils. Buy it at the sign of the Red Triangle or from the CONOCO tank trucks.

**CONOCO
GERM
PROCESSED
PARAFFIN BASE
MOTOR OIL**



Use CONOCO Germ Processed Motor Oil for economy and for efficient operation of every motor on your farm . . . passenger cars, trucks and tractors.

OUR YOUNG FOLKS

Come To the Fair

ALL the roads will lead to Lincoln next week for the Nebraska State Fair. This year promises to be the most interesting one ever for the young folks.

First of all is the school choir composed of boys and girls from every county and just think, they will never have sung together before. Won't that be interesting?

Everyone is anxious to see the new Four-H club building. Many of your friends will be there with exhibits of pretty dresses, dressing tables, curtains and study centers, gleaming cans of fruit and vegetables, sleek calves and other livestock.

Of course there are the school exhibits, the spelling contest, the big parade and dozens of other things to see. Don't forget to visit The Nebraska Farmer bungalow. It is just across from the big coliseum where the livestock is judged.

AUNT BETTY.

Sewing Lessons Popular

DEAR Betty: The other day I made a bib for my little niece. She is four months old. I didn't put rings on it like you suggested in your pattern. I just sewed on a button and made a buttonhole. When she gets bigger, I will make one with rings. The bib was white, trimmed with blue.—Alta Aron, Lidderdale, Iowa.

Our girls are busy working on Betty's first sewing lesson. Watch for Lesson 6 in the September 12 issue. Many schools are planning to use Betty's sewing lessons for their Friday afternoon activity. Is yours?

AUNT BETTY.

A Day In Budapest

MISS Pauline Bilon, assistant editor of The Nebraska Farmer, who is traveling in Europe wrote recently of an interesting day: "This afternoon I had a taste of an exciting national event. Hungary welcomed home her two fliers who flew

over the Atlantic. Millions of people crowded the streets. It was to them an event of the utmost importance due to the fact that Hungary has been very depressed since the war. They were forced to give up so much of their territory to Roumania, Jugo-Slavia and Czecho-Slovakia and they feel that a great injustice has been done to them. You will remember that the airplane was called "Justice for Hungary." The successful flight meant much to a sorely mutilated country. I talked to a number of Hungarians today and they told me that their people who are living under foreign rule are very unhappy.

Our guide-lecturer took us in a big sightseeing car and we were part of the parade which wound through about two miles of streets. Some of the people were crying they were so thrilled. We had special permits to get in the square where the ceremonies took place. I stood near the table of foreign newspaper correspondents. We saw the archduke (a Hapsburg) and the archbishop. Best of all, I elbowed my way through the mob and shook hands with the fliers as they came down from the platform. The day was an exciting one for me."

Hidden Cities

1. Ilopassy, sawh.
2. wadood, ad.
3. kugesom, emhl.
4. doormer, lkao.
5. klerbuge, ext.
6. hath, em.
7. norrevet, aowl.
8. klerbuge, slma.
9. casenolp, afl.
10. doradbr, ap.

Answers

1. Olympia, Wash.
 2. Deadwood, S. D.
 3. Muskegon, Mich.
 4. Ardmore, Okla.
 5. Texarkana, Tex.
 6. Bath, Me.
 7. Davenport, Iowa.
 8. Vicksburg, Miss.
 9. Fond du Lac, Wis.
 10. Bradford, Pa.
- Velma Wandersee, R. 1, Blue Springs, Neb.

Join the First Rural School Chorus

Several Hundred Boys and Girls Will Take Part in This Event

MANY boys and girls can hardly wait until the Nebraska State Fair. To be exact Sunday, September 6, is the red letter day because on this day Nebraska's first rural school chorus will be heard in an afternoon and evening program. Several hundred boys and girls will take part.

"But how can those from Jefferson county sing with those from Kimball county?" some one asks. The answer is simple. Boys and girls in rural schools all over the state have learned to sing a selected group of songs with the phonograph. In that way they imitate the artist's tones, diction and rhythm. This has been found to be an easy method of learning to sing. So even though the members of the state chorus have never seen each other before they will sing like a trained chorus. Won't that be interesting?

Seats will be reserved in the east end of the grandstand for the chorus. In order to organize the chorus in rows, pupils 54 inches or less in height will be given a red tag and will sit in the first seats in the grandstand. Those from 54 inches to 59 inches will be given a blue tag; those from 59 to 63 inches will be given a small green tag and those above 63 inches in height will be given a

brown tag. This it will be easy to find one's group.

Each pupil is asked to wear a head band of yellow 3-inch crepe paper which may be purchased in long rolls, already cut. The bands may be made with several thicknesses at the end and fastened with snaps so they may be put on quickly.

Those who take part in the chorus will be mailed tickets to the fair. Automobiles bringing children to the fair will be admitted free on Sunday, September 6.

There is still time for rural school pupils to learn the assigned songs and to have the privilege of appearing in the first Nebraska rural school chorus. Only one other state, Iowa, has given rural boys and girls this opportunity. The following songs will be sung: Dairy Maids, The Fiddle, Billy Boy, Nightingale, Fiddle-De-Dee, Old Folks at Home, The Postillion, A True Story, Frog He Would A-Wooing Go and America the Beautiful.

When you have learned these songs with the phonograph have your teacher or county superintendent report on your chorus membership so that you may join in the happy singing throng of boys and girls at the Nebraska State Fair.

Rains Came In Time

By C. Y. THOMPSON

ALMOST every year the Weatherman puts a scare into us by holding off the necessary moisture until it would seem that if it did not get rain within the next 24 hours our crops would be ruined. But somehow or another, and I am knocking on wood when I write this, up in this neck of the woods, just before the threatened calamity becomes a reality, he has a change of heart, or something. He turns the rain faucet on and everything turns out all right. This year was no exception. Much of our corn was in a most critical condition, but as usual, the rains came just in time to save it. Last Thursday evening we had about one-half inch and Friday night we had even more. So now, farmers around here are once more wearing the smile that won't come off. The showers were so local this year that sometimes it rained on one end of a farm and not on the other.

The Way of Nature

The fore part of the week a good rain came just 2 miles south of us and we envied that locality very much, until we learned that the hail did more harm than the rain could possibly do good. It is strange isn't it, even when Nature takes a hand in cutting production by means of hail and dry weather, which in turn would cut the surplus that is said to be the cause of present ruinous prices, we feel that we are being miserably treated and somehow feel that we would rather have big crops and take a chance on the prices.

Insurance Agents Busy

Now that the new financial responsibility law, demanding that automobile drivers be financially able to satisfy claims in judgment against them, has gone into effect, auto insurance agents have become unusually busy getting their share of the business. And, in some instances, they have stooped to the meanest kind of tactics to get it. If an agent convinces you that he can give you greater coverage for less money, it may be well to investigate his proposition, but when he tries to impress you with the fact that his company is the only good company and tells you that the other company in which you may happen to be insured is no good, just remember that all insurance companies doing business in this state must be licensed. That is, they must meet certain legal requirements demanded for the protection of their policyholders and, unless they can do so, the insurance department says they cannot do business in this state. To try to get business from the other fellow by making false statements and attacking the financial condition of his company is therefore ridiculous.

Depend on Protective Service

The farmer is pestered so much now-a-days by slickers and high pressure salesmen that they should not hesitate to take advantage of the Protective Service offered by The Nebraska Farmer. If farmers everywhere feel about The Nebraska Farmer Protective Service as they do around here, it is in all probability the most popular department of the paper. A neighbor of mine told me some time ago that an ad in The Nebraska Farmer was all the recommendation anyone needed in order to do business with him. And, says he, "Before I will allow myself to be talked into something I do not understand, I will take the matter up with the Protective Service department."

Prevents "valve sticking" and loss of power

When valves stick the motor loses power and wastes gasoline.

Sticking inlet valves reduce the charge taken in. They also lower compression and power.

Exhaust valves that stick open decrease compression and harmfully dilute the fresh fuel charge with foul air drawn in from the exhaust manifold.

New POLARINE is thoroughly dewaxed and free from impurities which gum valves and carbon the motor. It is little affected by extremes of cold and heat. For efficient and economical motor lubrication, use the grade of new Polarine the Chart recommends—2½¢ a quart for every grade.

NEW

Polarine



STANDARD
OIL COMPANY
OF NEBRASKA
"A Nebraska Institution"

At Red Crown Service Stations and Dealers Everywhere in Nebraska



DOANE COLLEGE, Crete, Nebr.

A LIBERAL ARTS COLLEGE OF FIRST RANK

New fire proof dormitories for both men and women.

Visit campus or Doane booth at the State Fair.

College opens for registration September 11.

For catalog and further information, address A. Eugene Haylett, Extension Secretary, or The President, Doane College, Crete, Nebraska.

Notice to our Readers

If the label on your paper reads 8-31, your renewal is due this month. Remember that The Nebraska Farmer stops when the subscription expires. In order not to miss any copies of The Nebraska Farmer be sure to mail your renewal at once.

**THE NEBRASKA
FARMER**
LINCOLN, NEBRASKA

Credit Costs

(CONTINUED FROM PAGE 4)

principles. Loans have been made to farmers on the basis of a membership contract with the marketing association, rather than on the basis of their financial standing. The corporations, in many cases, have been restricted to a large volume of small loans widely scattered. Even a low loss ratio could hardly overcome such a management handicap.

For these affiliated credit corporations which have not been thriving, several changes in policy are necessary. Their total volume of loans must be developed to include a larger proportion of large, well-secured loans, even if that calls for aggressiveness in scouring the countryside for new business. Loans to be profitable, will have to be concentrated in one area. That may involve granting loans to farmers who are not, for the time being, members of the marketing association.

With Marketing Associations

THESE changes in policy imply considerable separation between credit corporation and marketing associations. The credit corporation ought to proceed on principles which will permit it to sustain itself. Some of these principles may conflict with plans of the marketing association. The principles will have to be adopted, however, if the affiliated credit corporations are not to cost members more than their services are worth.

Many a bank is now finding it useful to have an agricultural credit corporation as an affiliate. The plan of operation which seems most successful is to have the credit corporation make loans directly to farmers and then offer these loans to the federal intermediate credit banks for rediscount. Since these loans never get into the bank's portfolio, the bank is able to keep its assets liquid.

In these times of ambitious proposals to make farming pay through some form of institutionalism for credit or for something else, I think we need to emphasize anew the power of applied science and of economic management to increase the net returns and so lessen the credit risk of individual farmers.

Possible Reductions Limited

THE cost of production credit cannot be reduced nearly so much as some persons seem to expect unless both the risk and the service charges are reduced. Ultimately it may be possible to reduce the service charges through local organizations of borrowers for placing and supervising loans. It would be extremely optimistic, however, to assume that this can be done without a much greater advance than has been achieved thus far in education for collective action and mutual responsibility.

The same is true in minimizing risks. It may not be too idealistic, however, to hope that ultimately the sense of mutual responsibility and the genius for cooperative action will be so highly developed among farmers that effective credit institutions can be organized by farmers and operated principally by farmers, admitting to membership only those who have attained certain standards of farm management and of personal responsibility and retaining as members only those who live up to those standards of performance. Along these lines it should be possible to reduce risk and service charges on loans to the point where farmers who qualify will get production credit, even in small sums, at low rates of interest.

Here's a keep-cool dish for hot-day lunches

Here's the cooling wake-up food!



Heaps of nut brown Post Toasties—cracking crisp—afloat on ice chilled pools of milk or cream. What a dish to keep you feeling briskly fresh these sultry summer days. That's the wake-up food! So cooling, so easy to digest. So quick to release new energy—quick new energy to the body. It's the sensible food for big and little folks alike—for a hot-day breakfast, lunch and supper too. Try Post Toasties today, every day this week—and see how economical it is to serve the wake-up food.

POST TOASTIES

The Wake-up Food

A PRODUCT OF GENERAL FOODS CORPORATION



A lot for your money!

Write THE NEBRASKA FARMER advertisers for latest merchandise ideas



You are invited to have a cup of Butter-Nut Coffee with us at the State Fair



OUR booth will be the center of interest for all who love good things. If you have never tasted the wonderful flavor of Butter-Nut Coffee there is a new, delightful experience awaiting you—a cup of coffee so mellow, so rich and delicious it will win you forever. If you cannot be with us you can still have the same delightful experience by ordering a can of Butter-Nut from your grocer today.

Butter-Nut

"The Coffee Delicious"

A PAYING POSITION—

With a Future for the Farm Boy and Girl
T HIS school, with its many years of experience, is not only able to prepare you with the finest of business or vocational training but is able to actually place a large share of graduates in good positions. Many have come and yet you want to be fitted to your career in the world of business. Because of our long record of consistent training many institutions throughout the mid-west look to us for their source of supply of trained stenographers, accountants, office managers and secretaries.

Why not take just a minute's time and mail this coupon with your name and address to our office and learn more about this field that is tender without its opportunities. You see NOW collected in 40¢ we just want a chance to tell you about this school and what it can do for you. The rest will be up to you. We appreciate your interest.

It Does Not Cost a Cent to Find Out.
Mail This Coupon Today
Closes June 22nd 1931

Please send me without obligation on my part, your outline and complete details of what your school can do for me in making a place for me in the world of business.

Name _____
Address _____
LINCOLN SCHOOL OF COMMERCE
Des Moines, Iowa

ANOTHER twenty-four hours!

I was still on the step, staring absently into the surrounding greens, when a movement through a line of trees caught my eyes. Corole, strolling through the wet orchard, was Jim Gainsay. At his side was Maidsa, her white cap distinct against that green curtain, her soft black hair waving gently about her lovely face. The navy-blue cape she wore was thrown back so that its scarlet lining gleamed against a fold of her white dress and the scarlet seemed to match her cheeks and lips. As I watched, the two suddenly faced each other. Jim relinquished her hands and held them against his face and slowly drew her toward him. She yielded for a moment, then glanced toward St. Ann's windows and pulled away. He relinquished her hands and laughed and after a second she laughed, too. Then they resumed their slow pace, and the white cap and scarlet fold of cape and brown Stetson hat disappeared among the dense green thickets.

He had succeeded in seeing her, then, and I did not need to fulfill my promise.

The rest of the day passed quietly but none too pleasantly, for the hospital was gloomy and dark and very hushed, the nurses uneasy and nervous, and there was a sort of subdued terror that lurked in the very walls of the great old place.

I could not sleep as was my custom, during first watch, and it was fortunate, as it happened, that I could not for I went down to the south wing a little early and thus, I believe, prevented another panic. I am sure that any other nurse seeing Corole's eyes saw her would have gone completely to pieces.

THIS is the way it happened.

I found myself in the south wing a good half hour before midnight and strolled casually along the corridor. The south door was locked as it should be, the new key having just arrived and hanging, very bright and new, on the nail above the chart desk. I remember that I had just decided to find a new and less well-known place for it, and having selected a spot at the right of the door in question was endeavouring to push in a nail with a glass paper weight, and not having much success, when a sort of scratching outside the door caught my ears. I passed to peer through the small squares of glass.

The wind had risen again and the low branches of the trees outside were tossing and moaning. The corridor was not sufficiently light to enable me to see beyond the black panes of glass and they glittered emptily, so that I felt as if eyes were looking in at me. Then, all at once, a face pressed up against the glass. It was a face so haggard, so wild, so fraught with terror that I did not recognize it at once to be Corole's.

As I stared she made an imperative gesture and moved her pale lips in words that I could not hear. The key was in my hand and I unlocked the door. Corole slipped stealthily inside and I closed the door hastily on the wind and rain, locking it before I turned to her.

SHE was panting, her hair was flying in wet strings about her face and her eyes had great, fiery, black pupils that came out and reflected the light. She was wrapped in a dark silk cloak trimmed with monkey fur that was wet and hung about her neck in long, dank wisps that added to her wild aspect. One hand clutched the cloak across her breast and the other carried a square, leather-covered jewel-case.

I found my voice.

The Patient in Room 18

XXXI—Corole's Strange Appearance

By MIGNON G. EBERHART

"What are you doing here?" I whispered.

She cast a furtive glance toward the south door.

"Did you lock the door? Come, is there some place where we can talk? Here—"

With a swift motion she pushed open the door of Room 18, and pulled me inside.

"Don't turn on the light," she warned me in a tone of whisper. And indeed, I had no intention of so doing, for as she spoke I recalled O'Leary's presence in the room. I looked sharply toward the bed and chair but could not tell if either were occupied.

COROLE took several deep shakings of breath before she spoke. "I've been running," she whispered presently. "I had to get rid of O'Leary's watchdogs." Actually there was an undercurrent of mirth in her whispered accents, though I was sure that she had recently had a bad fright of some kind.

"Did someone follow you?" I asked.

She held her breath for a second; then she relaxed it.

"Yes," she said. "I don't know who it was. Sarah, I had to come here. I—I am afraid to stay in the cottage alone all night. Huldah is gone, you know. I—am afraid. Can't I stay here?"

"Certainly not. I—am not foolish, Corole. St. Ann's is not a hotel."

She gripped my arm and her hand was trembling.

"I tell you I am afraid, Sarah. You must let me stay here. I'll sleep anywhere. I'll sleep right here in this room."

"No, No. You can't do that!"

"I must stay in St. Ann's. You can't put me out bodily. I've got to stay here."

I felt her shiver violently. "I cannot go through that terrible orchard again. I cannot sleep in Louis Letheny's house tonight. There are ghosts, Sarah, ghosts—oh, you don't know!"

"Ghosts! There are nothing of the kind." I felt my scalp prickle as I spoke.

"Maybe not. Anyway, I must stay here."

"No," I repeated but she must have felt me weakening for she renewed her pleas, even promising to make herself eligible to a room in the hospital by having tonsillitis, if I insisted. She said she felt it coming on owing to her getting so wet and being bareheaded. Which was not only silly, as I assured her, but was not even to be believed, Corole being as sleek and healthy as a young jaguar, and about as eventempered.

"But you can stay," I relented, "if you do as I say and keep quiet about it."

"Heavens, yes!" agreed Corole fervently. "All I want to do is keep quiet about it. Shall I just stay right here in Eighteen? I am not afraid." She moved toward the bed.

I grasped her cloak and jerked her back.

"No," I said hastily. "No. You cannot stay in this room."

She may have been a note of consternation in my voice and I am quite sure I heard a sort of subdued snicker from the direction of the bed.

Corole heard it, too.

"What was that?" she whispered sharply, starting back against me. I shuddered aside from contact with that dripping monkey fur.

"Probably a cat," I said at random.

A Prairie Fire in Kansas



Prairie fire burned everything but the grain bin.

IN BURNING out irrigation ditches a farmer in Wallace county, Kansas, started a prairie fire that wrought devastation in several counties in Western Kansas. Early one morning we smelled smoke in the air and realized that fire was sweeping toward our place. The men tried to put out back fires to check the raging fire, but to no avail.

Only a few bushels of our personal belongings were thrown into a steel grain bin and the family—my husband, two children and myself—took refuge in a corn field. Every one of our farm buildings was leveled to the ground. Two hay stacks within a few feet of the metal grain bin were destroyed. All that we had left was the family, the stock that ran wild and the grain bin in which was 600 bushels of shelled corn and the few personal belongings.

Only a few bushels of the shelled corn were scorched and that was on the side next to the hay stacks. Later this grain bin was moved to its present location and is just as efficient for grain storage purposes as it was before it went through the fire.

Scott Co., Kansas.

SOPHIA F. KENNEDY.

"A CAT!" I could feel her tug around her. "I hate cats. They remind me of—I hate cats."

"Corole, stay right here for a moment or two. Don't move from the door! I shall come back and open the door, and you go as fast as you can through the corridor and as far as the general office door. Don't let anyone see you if you can help it and wait there for me."

She murmured something in assent and in less than time it takes to tell, I had my rattled errands to get the nurses into diet kitchen and drug room, had watched Corole move with the lithe swiftness of an animal through the long shadowy corridor and myself had followed her. My own room was, of course, the only place where I could let her sleep. I even looked at a night garment; she loomed at its long sleeves and high neck dubiously but accepted it.

I GAVE myself the satisfaction of locking the door and carrying the key away; I did not know whether Corole heard the click of the key or not but I did not intend that Corole Letheny should be allowed to grow at large through the dark corridors of St. Ann's.

It was a little after twelve when I found myself in the south wing again. Maidsa was already there and took Flynn and the same little, blue-striped student nurse.

I don't mind admitting that I slipped into the diet kitchen at my first opportunity and brewed myself a cup of very strong, black coffee. I was so nervous that my nerves a bit and I did not like the way the wind was murmuring around the corners of the great old building, stirring up forgotten drafts and rattling windows and slapping rain against them.

Second watch, however, passed quite as usual, save for the little air of uncertainty and uneasiness that made itself manifest in our fondness for each other's company, our frequent glances into the shadows, and one or two broken thermometers owing to the sudden crashes of the wind. The light flickered once as if about to go out but mercifully did not do so. I might add that the prevalence of broken thermometers was one of the minor troubles of that week; a thermometer is an easy thing to slip from one's fingers, especially when shaking it, and it is not surprising that Dr. Balman had had to order new thermometers for every wing in St. Ann's.

THE hours seemed very long, particularly when it occurred to me that if Corole and Dr. Hajek expected to carry out their scheme that "day" there were only a few hours left in which to do so. Of course, I had Corole safely locked up and if her coming to St. Ann's in well-simulated terror to beg a refuge was actually, as I half suspected, only a part of their plan, why then I had stopped any further activity on her part. But I could not wholly believe that Corole's coming had been prearranged; her panic had been too genuine.

We were not very busy, I had plenty of time to think. More than once I caught myself eyeing Maidsa as she went quietly about her business.

Once, when we both at the desk, engaged in a desultory and half-hearted conversation, footsteps padding softly along the corridor back of us caught our attention and I turned simultaneously why then I noted that her eyes flared black as she whirled and her lips were a quick, set line, and wondered if my own

face showed such immediate alarm. However, it was only Olga Flynn, advancing to tell me through chattering teeth that she was sure there was something in Room 18. I was startled for a flash, though at once I realized that it was O'Leary, and Maids went white though she held her shoulders straighter than ever.

I managed to calm Olga, though she clung to her point with a firmness that in my heart I labelled plain mule stubbornness.

"If we are all murdered before morning, Miss Keate, it will be your fault," she said at last.

"Nonsense! If it is a ghost, as you seem to believe, you need not be alarmed. Ghosts can't do anything but moon around the corners." It was unfortunate that just then the wind swept through the draughty old corridor with a most realistic moan, upon which Olga turned green and vanished into the diet kitchen. It was this, I think, that gave rise to a swiftly traveling tale that Room 18 was haunted, a tale that the south wing has never yet been able to live down.

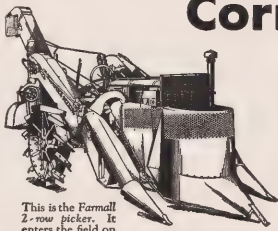
Thinking to warn O'Leary that he must be more circumspect in his behaviour if he wished his presence in that ill-omened room to remain a secret, I watched my chance to slip unobserved into Eighteen. Dawn was creeping into the room by that time and the furniture loomed up dark and black in the cold half-light. The room was quite empty of human presence, though to my tired nerves it seemed that there might be other presences. I shrugged aside the unwelcome thought. A glance at the window showed me that the bolts had slipped and the screen opened. I had no doubt that O'Leary was making use of that low window as others had done. I resisted a childish impulse to fasten the bolts against his return and returned to the corridor.

WITH the tiny sound of the breakfast bell away down in the basement, the straggling through the corridors of the day nurses, freshly uniformed if a trifle gray about the eyes, the fragrant smell of coffee floating through the halls, my vigilance relaxed a bit. The night was past and so far as I knew nothing out of the way had occurred. Knowing Corole to be a late sleeper I did not go immediately to my room to release her. Instead I followed Maids and Olga and the student nurse downstairs to the dining room. It was a sorry meal with buckwheat cakes which I despise and which, besides, give me hives, and Miss Doty relating a very lurid dream and dissolving into tears under Melvina's interpretation. The tears dripped disquietingly down Miss Doty's innocent nose, Melvina enlarged upon the meaning of dreams, and I found that I had sugared my coffee twice. I was glad when the meal was over.

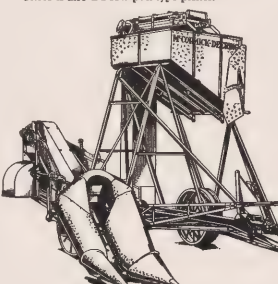
In the intervals of Melvina's sinister monologue I had come to the conclusion that Corole Letheny under lock and key was not a situation to be lightly relinquished. I sought O'Leary at once, surreptitiously avoiding the day nurses. He was not in Room 18, so I straightened the wrinkled counterpane on the bed and left. As I passed through the corridor of the second charity ward I took a breakfast tray off the dumbwaiter standing there unguarded; the disappearance of the tray caused considerable excitement in the ward. I found later, which was augmented by my disappearance later in the morning in the second-floor linen closet where I had thoughtfully left it, with only the coffee splashed a little, for Corole did not even see that breakfast tray.

(CONTINUED NEXT WEEK)

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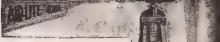
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Nebraska Automobile Owners' Financial Responsibility

LAW Took Effect Aug. 3, 1931

The New Law in brief provides that in case of an automobile accident if a judgment is rendered against the owner of the automobile he must pay the judgment within thirty days or surrender his license and turn in the number plates on his car, and before he can drive his car again he must pay the judgment and then furnish the state with proof of his financial responsibility in one of the three following ways:

He must place with the state cash to the amount of \$11,000.00; or
He must file a bond of a surety company guaranteeing the payment of any amount up to \$11,000.00; or

He must file proof that he has in force an automobile liability policy with limits of at least \$5,000.00 for personal injury, in the case of one person; \$10,000.00 in the case of two or more persons; and \$1,000.00 for property damage.

The least expensive, and most practical plan for compliance with the Law is an Automobile Liability Policy. A Nebraska National policy will fully protect you under the Law and is good while driving your car anywhere in the United States or Canada and the policy is backed in an Old Line Legal Reserve Company with over Eight Million Dollars of assets.

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Farming and Live Stock Production are Sound Industries--Have Faith In Them

These are trying times for many stockmen. All wonder when prosperity will return. No one knows definitely, but this much is certain: There can be no prosperity without FAITH, and the greater that faith, the sooner will the good old days come back. Farmers and stockmen should remember that they are engaged in producing food. Since people must eat, the business of farming and live stock raising is fundamentally sound even though it has its periods of ups and downs. Now is the time to go AHEAD—not back up. The stockman who plans his future operations as nearly as possible on the same scale as usual, will not only be well repaid when the upward trend does start, but will help to swing the pendulum in that direction all the sooner. Remember, too, that when prosperity does return, the man who is well stocked up as usual will profit most. The courageous and faithful in times of depression are those who get the greatest reward when times get better.

You Are Engaged In a Necessary Business

Through forty-seven years of continuous association with stock growers located in more than one-half the states in the Union, South Omaha live stock market interests know that the real stockman may be slowed up occasionally, but he can never be stopped.

Now, we urge you to stick with the game, bearing in mind that livestock production is one of the nation's basic industries and will come back now, just as it has countless times in the past.

While attending the State Fair, we most cordially invite you to visit our Headquarters Building at Morton Ave. and Ohio St., Fair Grounds. Full live stock market reports.

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Business Marks Time

By GILBERT GUSLER, Business and Markets Editor

The Markets at a Glance

(CATTLE—Cornbelt reports 13 percent lower on feed.)

HOGS—Appear to be in downward trend.

LAMBS—Receipts due to increase until October.

WOOL—World production near record figure.

WHEAT—Prospective cut in fall planting a strong limiting factor.

FEED GRAINS—Corn crop exceeds last year, oats and barley small.

SEED—Timothy seed prices below last year.

EGGS—Seasonal rise in progress.

POTATOES—Small storage stocks reported.

BUTTER—Milk production per cow reported below 1930.

POTATOES—Drought and heat cut crop prospects.

GENERAL business is marking time in the sluggish fashion characteristic of dog days. Building contracts are at a new low level for the depression, some auto plants have closed for the time being and railroads are making only minimum outlays for equipment. Industrial production in the second quarter of 1931, according to the Federal Reserve index, which is adjusted for seasonal variation, was about 4 percent greater than in the closing quarter of 1930, but the third quarter promises to be close to the bottom once more.

Bradstreet's index of wholesale prices on August 1 showed a small increase over July, which, in turn, was higher than on June 1. Security markets also show a measure of firmness.

Additional bank troubles have cropped out in various parts of the United States. Reserves of the larger banks are increasing, but the desire for greater liquidity in order to meet all possible demands for withdrawal prevents banks from promptly seeking employment for excess funds and thus expanding bank credit and stimulating business as they would do if general confidence prevailed.

Ten-Dollar Cattle Return

TEN-DOLLAR cattle returned to the price lists shortly before mid-August when prime yearlings reached that figure at Chicago, for the first time since early spring. At the low point in the closing week of May, best offerings sold at \$5. The improvement has spread to medium and heavy weights and to the intermediate grades.

About 13 percent less cattle were on feed for market in the Corn Belt states on August 1 this year than on August 1, 1930, according to the U. S. Department of Agriculture. Reports as to the kind of cattle on feed indicate a considerable decrease from last year in the proportion weighing over 1,100 pounds to be marketed during the next four months, a material increase in those weighing from 900 to 1,100 pounds, and little change in the proportion under 900 pounds.

Hog Prices Work Lower

RALLIES in hog prices in the last ten days have failed to pass the peaks of previous upturns and breaks

have been more severe, establishing a downward slant in the price curve. Receipts continue substantially below last year and were the highest of the season to date, although they have increased slightly in the last few days. Supplies of early-finished spring pigs are more numerous at a few markets, and substantial stocks of frozen pork are in storage awaiting a market opening, so that buyers are inclined to keep close to shore, especially with a larger market supply of hogs in prospect for this fall and winter.

The downward tendency is likely to extend further, although frequent rallies are to be expected. Early September may see a fall in the spot. After reaching a somewhat lower level, another fairly long period of strength may occur in early fall, giving a chance to dispose of early-finished pigs, before the market sags to the winter's extreme levels.

Stronger Tone in Lambs

RECEIPTS of lambs and sheep fell below the last year's figures. The dressed lamb seems to be moving freely into consumption at the prevailing price scale, leading to a moderate recovery in prices on the spot. Supplies are due to undergo marked seasonal expansion in the next few weeks, however, so that such upturns are likely to be temporary.

Wheat Prices Display Firmness

WHEAT prices show firm tendencies, resisting weakness in corn and an increased attitude of conservatism of the domestic crop. A declining movement out of first hands and better speculative absorption of the hedging and played leading roles. Expectation of a drastic cut in winter wheat acreage because of low prices is prominent in causing the change of speculative attitude. Prices for future delivery have been firm and cash prices have gained relative to the futures.

In spite of reduced production, surpluses available for export this year will be larger than traders will require, especially with imports badly throttled by tariffs and trade regulations in nearly all European countries with the exception of the United Kingdom, so that there will be a fairly liberal carryover on July 1 next. The prospect of reduced acreage of winter wheat will affect the willingness to carry wheat over, although that willingness may be tempered somewhat by the likelihood that the North American spring crop will be better than the European crop in 1932 and by the possibility that Russia will push her acreage higher and increase her exports still further in spite of low prices.

Corn Crop Forecast Reduced

CORN prices have been weak in spite of a substantial reduction in the crop. The official estimate placed at 2,775,000,000 bushels as of August 1 compared with 2,968,000,000 bushels a month earlier. Demand from home and abroad and producers are more ready to sell old corn, since small grains and wheat are now available at lower prices than corn.

Markets—Last Week, Last Month and Last Year

Average prices at Chicago except wool at Boston, flax at Minneapolis and cloverseed at Toledo

	Last Week	Month Ago	Year Ago
Hogs, average, cwt.	\$ 8.25	\$ 8.25	\$ 8.25
Steers, good, native, cwt.	8.63	7.63	9.18
Lambs, good, native, cwt.	11.00	10.00	11.00
Wool, 3/4 blood, com. grease, lb.	22	22 1/2	23 1/2
Wheat, No. 2 hard winter, bu.	52	51 1/2	48 1/2
Barley, No. 3 yellow, bu.	14 1/2	14 1/2	14 1/2
Oats, No. 2 white, bu.	23 1/2	27	21
Rye, bu.	28	28	28 1/2
Barley, bu.	44	45 1/2	42
Flax, bu.	14 1/2	14 1/2	14 1/2
Hay, No. 1 alfalfa, ton	16.00	17.00	22.00
Eggs, ordinary firsts, doz.	20 1/2	18 1/2	17
Hens, live, 10 lbs., doz.	18 1/2	19	18 1/2
Butter, 88 score, lb.	28	24	28
Potatoes, No. 1 Cobblers, cwt.	1.22 1/2	1.52 1/2	1.25
Ordinary firsts.			

Oct. 23—Wm. Buehler, Sterling, Neb
Feb. 16—Robt. Oamek, Honey Creek

HERE'S THE FIELD, AND THE UNDELS... AND THE WAGON, AND ME! BUT HERE IN SAM I'VE IS PANCAKE?

THAT'S THE TROUBLE WITH PANCAKE... YOU CAN NEVER DEPEND ON HIM BEIN' AROUND WHEN YOU NEED HIM... WELL, HE CAN'T WAIT ALL DAY, I'LL GO AHEAD AND OTCH MY OWN LOAD

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